

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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**IN RE: Erica M Ruiz**

**Debtor**

**CHAPTER 13**

**MIDFIRST BANK**

**Movant**

**vs.**

**NO. 23-12650 PMM**

**Erica M Ruiz**

**Kenneth E. West, Trustee**

**Respondents**

**ORDER**

Upon consideration of the Objection to Confirmation of the Chapter 13 Plan filed by MIDFIRST BANK, it is **Ordered** and **Decreed** that confirmation is **denied**.

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Bankruptcy Judge